Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

### **Official Form 101**

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	It 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Jerome First name	Jennifer First name
	identification (for example, your driver's license or	Edward	Lynn
	passport).	Middle name	Middle name
	Bring your picture	Adasiewicz	Adasiewicz
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of	xxx - xx6253	xxx - xx - 1593
	your Social Security number or federal	OR	OR
	Individual Taxpayer Identification number		<b>5</b>
		9xx - xx	9xx - xx

Debtor 1 Jerome Edward Document Adasiewicz Page 2 of 61

Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		165 N. South Elgin Blvd.  Number Street	Number Street
		South Elgin IL 60177 City State ZIP Code KANE	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Desc Main Document Adasiewicz Page 3 of 61 Jerome Edward Case Number (if known)

Pa	art 2:	Tell the Court About You	ır Bankruptcy	Case					
7.		napter of the uptcy Code you			-			Required by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.	
		oosing to file	<ul><li>■ Chapter 7</li><li>□ Chapter 11</li></ul>						
	under								
			☐ Chap	ter 12					
			☐ Chapter 13						
_									$\dashv$
8.	How y	ou will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).						
							•		
			By la less t pay t	w, a jud han 15 ne fee i	dge may, but is 0% of the offici in installments)	not required to, ial poverty line the If you choose	, wai hat a this c	nest this option only if you are filing for Chapter 7. ive your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> BB) and file it with your petition.	
9.	bankr	you filed for uptcy within the	■ No		None				
	last 8	years?	☐ Yes.	District	None	Whe	en _	Case Number MM / DD / YYYY	
				District	None	Whe	en _	Case Number MM / DD / YYYY	
								WINT DD7 TTTT	
				District		Whe	en _		
								MM / DD / YYYY	
10.		ny bankruptcy pending or being	■ No						
		y a spouse who is	☐ Yes.	Debtor				Relationship to you	
	you, o	ing this case with or by a business , or by se?		District		Whe	en _	Case Number, if known	
				Debtor				Relationship to you	
				District		Whe	en _	Case Number, if known	
								MM / DD / YYYY	
11.	Do yo	u rent your nce?	□ No. ■ Yes.	Go to l		ined an eviction ju	dgme	ent against you?	
					No. Go to line 12. Yes. Fill out <i>Initiai</i> his bankruptcy pe	l Statement About	t an E	Eviction Judgment Against You (Form 101A) and file it with	

Debtor 1 Jerome Edward Document Adasiewicz

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Case Number (if known)

riist name	Middle Name	Last Name					
Report About Any Busin	esses You Ow	n as a Sole Proprietor					
Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	ousiness				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street					
to this petition.		City				State	Zip Code
		Check the appropriate	box to descri	be your business:			
		☐ Health Care Busin	ness (as defir	ned in 11 U.S.C. §	101(27A))		
		☐ Single Asset Rea	l Estate (as d	efined in 11 U.S.C	. § 101(51B))		
		☐ Stockbroker (as o	lefined in 11 l	J.S.C. § 101(53A)	)		
		☐ Commodity Broke ☐ None of the above	-	in 11 U.S.C. § 10	1(6))		
		☐ Notice of the abov					
Are you filing under Chapter 11 of the Bankruptcy Code and are you a s <i>mall busin</i> ess	<i>appropria</i> balance s	filing under Chapter 11, te deadlines. If you indica heet, statement of operates do not exist, follow the	ate that you a tions, cash-flo	re a small busines bw statement, and	s debtor, you mu federal income to	st attach y	our most recent
debtor? For a definition of small	No.	am not filing under Chap	oter 11.				
business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter the Bankruptcy Code.	11, but I am I	NOT a small busin	ess debtor accor	ding to the	definition in
	Yes.	I am filing under Chapter Bankruptcy Code.	11 and I am	a small business d	lebtor according	to the defin	ition in the
art 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Prop	erty That Nee	ds Immediate Atte	ntion		
De vers en herre en la	No.						
Do you own or have any property that poses or is alleged to pose a threat of imminent and	_	What is the hazard?					
indentifiable hazard to							
public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	needed, why	is it needed?			
that needs urgent repairs?		Where is the property?					
		<del> </del>	Number	Street			
			City			State	e ZIP Code
			٠٠٠,			Cidit	

Debtor 1

Document Adasiewicz

Page 5 of 61

Jerome

Edward

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

∐l am	not requi	red to r	eceive a	briefing	about
cred	dit counse	ling bed	cause of	:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-38410 Doc 1 Filed 12/29/17

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Document Adasiewicz Page 6 of 61 Jerome Edward Debtor 1 Case Number (if known)

Pa	rt 6: Answer These Questions	s for Reporting Purposes				
16. What kind of debts do you have?		16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.				
		16b. Are your debts primarily	business debts? Business debts are debts	-		
			estment or through the operation of the busines	ss or investment.		
		□No. Go to line 16c. ☐Yes. Go to line 17.				
		16c. State the type of debts you o	owe that are not consumer debts or business d	lebts.		
17.	Are you filing under Chapter 7?	No. I am not filing under Cl	hapter 7. Go to line 18.	<u> </u>		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution		ter 7. Do you estimate that after any exempt pes are paid that funds will be available to distrib	•		
_	to unsecured creditors?	<b>-</b> 4.40	<b>D</b> 4 000 5 000	Погоси го сос		
18.	How many creditors do you estimate that you	■ 1-49 □ 50-99	☐ 1,000-5,000 ☐ 5,001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000		
-	owe?	☐ 100-199 ☐ 200-999	10,001-10,000	☐ More than 100,000		
19.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion		
	be worth?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
		☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion		
20.	How much do you	□ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion		
	to be?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion		
		☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion		
Pa	rt 7: Sign Below					
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and		
			oter 7, I am aware that I may proceed, if eligible nderstand the relief available under each chap			
			did not pay or agree to pay someone who is n d read the notice required by 11 U.S.C. § 342(			
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.		
		_	ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up d 3571.			
		✗ /s/ Jerome Edward Ad	dasiewicz 🗶 /s/ Jo	ennifer Lynn Adasiewicz		
		Signature of Debtor 1		ture of Debtor 2		
		Executed on12/13/2017	7 Evanu	ted on 12/13/2017		
		MM / DD		MM / DD / YYYY		

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Debtor 1	Jerome	Edward	Adasiewicz	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jason Kyle Nielson	Date	Date: 12/29/20	017
Signature of Attorney for Debtor	Date	MM / DD / YYYY	
Jason Kyle Nielson			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email ad	<sub>dress</sub> <u>ndil@gera</u>	cilaw.com
6288458	IL		
Bar number	State		

Fill in this information to identify your case:			
Debtor 1	Jerome	Edward	Adasiewicz
	First Name	Middle Name	Last Name
Debtor 2	Jennifer	Lynn	Adasiewicz
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)
Case Number (If known)			_
()			

Check if this is an
amended filing

# Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B	\$0
1b. Copy	line 62, Total personal property, from Schedule A/B	\$ 14,825
1с. Сору	line 63, Total of all property on <i>Schedule A/B</i>	\$ 14,825
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$20,559
За. Сору	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$30,451
3b. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<del>, , , , , , , , , , , , , , , , , , , </del>
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$4,310.96
	e <i>J: Your Expenses</i> (Official Form 106J)  our monthly expenses from line 22c of <i>Schedule J</i>	\$4,270.00

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Debtor 1

Document Adasiewicz Edward Jerome First Name Middle Name Last Name

Case Number (if known) \_\_

Pa	rt 4:	Answer These Questions for Administrative and Statistical Records					
6.	6. Are you filing for bankruptcy under Chapter 7, 11 or 13?						
	∐ No. Yes	You have nothing to report on this part of the form. Check this box and submit this form to the c	ourt with your other schedules.				
7.	What kin	d of debt do you have?					
	_	r debts are primarily consumer debts. Consumer debts are those "incurred by an individual prin y, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.					
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.						
8.	From the	\$ 6,509.98					
9.	Copy the	e following special categories of claims from Part 4, line 6 of Schedule E/F:					
			Total claim				
	From P	art 4 of Schedule E/F, copy the following:					
	9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00				
	9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
	9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
	9d. Stud	ent loans. (Copy line 6f.)	\$_0.00				
		gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00				
	9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
	9g. <b>Tota</b>	I. Add lines 9a through 9f.	\$_0.00	]			

Fill in this inf	ormation to identify you			Entered 12/29/17 0 of 61	16:57:06	Desc I	Main	
	loromo	Edward	Adagiowiaz	0 0. 02				
Debtor 1	Jerome First Name	Edward  Middle Name	Adasiewicz					
Debtor 2	Jennifer	Lynn	Adasiewicz					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the :	NORTHERN_ Distri						
Case Number			(State)				heck if this	is an
(If known)						а	mended filir	ng
	orm 106A/B	_						
Schedule	A/B: Proper	ty						12/15
ategory where yesponsible for sages, write you	you think it fits best. Be supplying correct inform ir name and case numbe escribe Each Residence,	as complete and a nation. If more spa or (if known). Answ Building, Land, or O	un asset only once. If an asset accurate as possible. If two mace is needed, attach a separativer every question.  Other Real Esate You Own or Hamany residence, building, land	arried people are filing togetl te sheet to this form. On the t	er, both are equal	ly		
No. Yes.	Describe		our entries fro Part 1, includin					
you have att	ached for Part 1. Write	that number here .			>			\$0.00
Part 2: D	escribe Your Vehicles							
•	trucks, tractors, sport u		lso report it on Schedule G: Ex	,				
<u> </u>	ake:	Saturn	Who has an interest in the	property? Check one.	Do not deduct s			
M	odel:	Aura	Debtor 1 only  Debtor 2 only		Creditors Who	-		
Ye	ear:	2009	Debtor 1 and Debtor 2 onl	У	Current value		Current valu	
Ap	oproximate Mileage:	125,000	At least one of the debtors	•	entire property	y?	portion you	own?
Of	ther information:				\$	1,825.00	\$	1,825.00
	009 Saturn Aura with ove niles	r 125,000	instructions)	unity property (see				
М	ake:	Dodge	Who has an interest in the	property? Check one.	Do not deduct s	secured claims	s or exemptions	s. Put
M	odel:	Ram	Debtor 1 only		the amount of a	•		
Ye	ear:	2007	Debtor 2 only		Current value	of the	Current valu	ue of the
Ą	oproximate Mileage:	117,000	Debtor 1 and Debtor 2 onl  At least one of the debtors	-	entire property	y?	portion you	own?
Of	ther information:		At least one of the debtors	s and another	\$	7,800.00	\$	7,800.00
	007 Dodge Ram with ove	r 117,000	Check if this is commu	unity property (see				
Examples: E	Boats, trailers, motors, perso	nal watercraft, fishing	creational vehicles, other vehivessels, snowmobiles, motorcycle our entries fro Part 2, includin	accessories				\$ 9,625.00

Official Form 106A/B Record # 756793 Schedule A/B: Property Page 1 of 6

Debtor 1

Jerome

Case 17-38410

Doc 1

Desc Main

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— Document Page 11 of a blumber (if known)

Last Name First Name Part 3: **Describe Your Personal and Household Items** 

Do	you own or	have any legal	or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured clai or exemptions	ms
06.	Household	goods and furr	ishings		
	Examples:	Major appliances, f	urniture, linens, china, kitchenware		
	No.				
	<b>—</b>				
	Yes.	Describe			
			Furniture, linens, small appliances, table & chairs, bedroom set \$1,500		
				\$ 1,50	00.00
07	Electronics	•		-	
٥,,					
			lios; audio, video, stereo, and digital equipment; computers, printers, scanners; music		
	collections;	electronic devices	including cell phones, cameras, media players, games		
	No.				
		December			
	Yes.	Describe			
			Flat screen TV, computer, printer, music collection, cell phone \$500		
				\$50	00.00
08.	Collectible	s of value			
٠٠.			page pointings prints or other actually backs pictures or other act abjects.		
			nes; paintings, prints, or other artwork; books, pictures, or other art objects;		
	stamp, coin	i, or baseball card o	collections; other collections, memorabilia, collectibles		
	No.				
		Dogoribo			
	Yes.	Describe			
				\$	0.00
09.	Equipment	for sports and	hobbies		
		-	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
	_	; carpentry tools; n	usical institutions		
	No.				
	Yes.	Describe			
		Dodding		•	0.00
				\$	0.00
10.	Firearms				
	Examples:	Pistols, rifles, shoto	guns, ammunition, and related equipment		
	No.				
	110.				
	Yes.	Describe			
				\$	0.00
44	Clothes			¥	
	Examples:	Everyday clothes, f	urs, leather coats, designer wear, shoes, accessories		
	No.				
	Yes.	Describe			
			Everyday clothes, shoes, accessories \$250		
				\$ 25	50.00
12	Jewelry			· ·	
	-				
		Everyday jeweiry, d	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	gold, silver				
	No.				
		Describe			
	Yes.	Describe			
			Everyday jewelry, costume jewelry, engagement rings, wedding rings, \$350		
				\$35	<u>50.0</u> 0
13.	Non-farm a	animals			
		Dogs, cats, birds, h	202101		
		30, 00.0, 01100, 1			
	No.				
	Yes.	Describe			
				ė	0.00
				\$	0.00
14.	Any other	personal and ho	usehold items you did not already list, including any health aids you did not list		
	No.				
	=	<b>.</b>			
	Yes.	Describe			
				\$	0.00
15	Add the de	llar value of all a	of your entries from Part 3, including any entries for pages you have attached		
				\$2,6	600.00
	for Part 3.	Write that numb	er here>		

Debtor 1

Case 17-38410 Jerome

Doc 1

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Desc Main

Adasiewicz Document

First Name **Describe Your Financial Assets** Part 4:

Do	you own or have any lega	ll or equitable interest in any of the following?	Current value of the portion you own?  Do not deduct secured claims or exemptions
16.	Cash		
		in your wallet, in your home, in a safe deposit box, and on hand when you file your petition	
	No.		
	Yes. Describe		\$ 0.00
17.	Deposits of money		<u> </u>
		s, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses,	
	_	If you have multiple accounts with the same institution, list each.	
	No.	Account Type: Institution name:	
	Yes. Describe	Account Type: Institution name:  Checking Account Alpine Bank	<b>\$</b> 200.00
			_ \$ 200.00
18.	Bonds, mutual funds, or	publicly traded stocks	Ψ200.0
	· · · · · ·	stment accounts with brokerage firms, money market accounts	
	No.		
	Yes. Describe	Institution or issuer name:	
			\$0.00
19.		k and interests in incorporated and unincorporated businesses, including an interest in	
	No.	Name of Entity and Dargant of Ourpership	
	Yes. Describe	Name of Entity and Percent of Ownership:	\$ 0.00
20.	Government and corpora	te bonds and other negotiable and non-negotiable instruments	Ψυ.υ.υ
		de personal checks, cashiers' checks, promissory notes, and money orders.	
		are those you cannot transfer to someone by signing or delivering them.	
	No.		
	Yes. Describe	Issuer name:	\$ 0.00
21.	Retirement or pension ac	counts	ş <u>0.0</u> 0
	-	ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	No.		
	Yes. Describe	Type of account and Institution name:	
			\$0.00
22.	Security deposits and pre	epayments posits you have made so that you may continue service or use from a company	
		landlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	No.		
	Yes. Describe	Institution name or individual:	
			\$0.00
23.		a periodic payment of money to you, either for life or for a number of years)	
	No.		
	Yes. Describe	Issuer name and description:	\$ 0.00
24.	Interests in an education	IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.	\$0.0
	26 U.S.C. §§ 530(b)(1), 529A		
	No.		
	Yes. Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
			\$ <u>          0.0</u> 0
25.		e interests in property (other than anything listed in line 1), and rights or powers	
	No.		
	Yes. Describe		\$ 0.00
26.	Patents, copyrights, trade	emarks, trade secrets, and other intellectual property	<u> </u>
		names, websites, proceeds from royalties and licensing agreements	
	No.		
	Yes. Describe		
			\$ <u>0.0</u> 0

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Last Name Last Name

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27.	-		other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	Yes.	Describe		\$0.00
Моі	ney or prop	erty owed to yo	u?	Current value of the portion you own?  Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	Yes.	Describe	Anticipated 2017 Tax refund \$2,400	\$ 2,400.00
29.	Family sup Examples: No.	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$0.00
30.	Examples:		owes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$0.00
31.	Examples:		ies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe	Term Life Insurance \$0	\$ 0.00
32.	If you are th	· · · ·	Lat is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	<u> </u>
	Yes.	Describe		\$0.00
33.	Examples:	Accidents, employ	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	_
24	Yes.	Describe	quidated claims of every nature, including counterclaims of the debtor and rights	\$0.00
34.	No.	Describe	quidated claims of every nature, including counterclaims of the debtor and rights	
35.	_		lid not already list	\$0.00
	No.	Describe		
		Describe		\$0.00
			of your entries from Part 4, including any entries for pages you have attached er here	\$2,600.00
P	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	n or have any le	egal or equitable interest in any business-related property?	
	Yes.			Current value of the portion you own? Do not deduct secured claims or exemptions

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Document Page 14 of a 1 lumber (if known) Case 17-38410 Doc 1 Desc Main Jerome Debtor 1 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ---Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

	I I	you own or have an interest in farm	nland, list it in Part 1.		
46.	Do you ow	n or have any legal or equitable inter	rest in any farm- or commercial fishing-related property?		
	No.				
	Yes.	Describe			
				\$	0.00
47.	Farm anim	als			
	Examples:	ivestock, poultry, farm-raised fish			
	No.				
	Yes.	Describe			
				\$	0.00
48.	Crops-eit	ner growing or harvested			
	No.				
	Yes.	Describe			
				\$	0.00
49.	Farm and f	shing equipment, implements, mach	hinery, fixtures, and tools of trade		
	No.				
	Yes.	Describe			
				\$	0.00
50.	Farm and f	shing supplies, chemicals, and feed	d		
	No.				
	Yes.	Describe			
				¢	0.00

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51. Any farm- and commercial fishing-related property you did not already list		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages	you have attached	
for Part 6. Write that number here	>	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Abo	Ve	
53. Do you have other property of any kind you did not already list?	•	
Examples: Season tickets, country club membership  No.		
Yes. Describe		\$ 0.00
		<u> </u>
54. Add the dollar value of all of your entries from Part 7. Write that number here	<b>&gt;</b>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 9,625.00	
57. Part 3: Total personal and household items, line 15	\$ 2,600.00	
58. Part 4: Total financial assets, line 36	\$ 2,600.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 14,825.00	\$ 14,825.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$14,825.00

Official Form 106A/B Record # 756793 Schedule A/B: Property Page 6 of 6

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Jerome	Edward	Adasiewicz		
	First Name	Middle Name	Last Name		
Debtor 2	Jennifer	Lynn	Adasiewicz		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of	ILLINOIS		
			(State)		
Case Number	r				
(If known)					

# Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

art 1: Identif	fy the Property You Claim as Exempt	t		
Which set of ex	emptions are you claiming? Chec	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
_				
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2007 Dodge Ram with over 117,000 miles	\$7,800	\$ 4,800	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 1,500	\$ _ 1,500	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 500	\$_500	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>250</u>	\$ 250	735 ILCS 5/12-1001(a),(e)
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
icial Form 106C	Record # 756793	Schedule C: T	he Property You Claim as Exempt	Page 1 of

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Jerome Debtor 1

Edward Middle Name

756793

Record #

Official Form 106C

Page 17 of 61 (if known)

Page 2 of 2

Document

**Additional Page** Part 2: Current value of the Amount of the exemption you claim Specific laws that allow exemption Brief description of the property and line on Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) Brief Everyday jewelry, costume \$ 350 description: jewelry, engagement rings, wedding \$ 350 rings, Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Brief Checking Account, Alpine Bank, \$ 200 200 200.00 description: 100% of fair market value, up to Line from 17 any applicable statutory limit Schedule A/B: Brief Anticipated 2017 Tax refund 735 ILCS 5/12-1001(b) \$ 2,400 \$ 2,400 description: Line from 100% of fair market value, up to 28 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? □No ☐ Yes.

Schedule C: The Property You Claim as Exempt

Fill in this in	Caco 1	7 29/110 Do	o 1 Filod 12/20/17	Entered 12/29/1 8 of 61	.7 16:57:06	Desc Main	
				0 01 01			
Debtor 1	Jerome	Edward	Adasiewicz				
	First Name	Middle Name	Last Name				
Debtor 2	Jennifer	Lynn	Adasiewicz				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
Case Number	r		(State)			Check if this	s is an
(If known)	'		<del></del>			amended fil	ling
Official E	orm 106D						5
	orm 106D	-					40/45
			Claims Secured by P				12/15
			ied people are filing together, both onal Page, fill it out, number the en			ny	
		ne and case number (		,		,	
1. Do any cre	editors have clain	ns secured by your pr	operty?				
☐ No. Ch	neck this box and	submit this form to the	court with your other schedules. Yo	u have nothing else to repo	rt on this form.		
	ill in all of the infor						
163.11		mation below.					
Part 1:	List All Secured C	laims					
					Column A	Column A	Column C
			n one secured claim, list the creditor		Amount of claim	Value of collateral	Unsecured
		•	rticular claim, list the other creditors		Do not deduct the	that supports this	portion
As much a	as possible, list th	e ciaims in aipnabetica	I order according to the creditors na	me.	value of collateral	claim	If any
2.1 Membe	ers Alliance CU		Describe the property that secure	es the claim:	<b>\$</b> _11,088.00	<b>\$</b> _1,825.00	<b>\$</b> 9,263.00
Creditor's			2009 Saturn Aura with over 125,	000 miles			
	Alpine Rd		,				
Number	Street						
			As of the date you file, the claim i	s: Check all that apply.	_		
			Contingent				
Rockfor	ra	IL 61108	Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check	one.	Nature of Lien. Check all that apply	<i>t</i> .			
Debtor	1 only		An agreement you made (such as	s mortgage or secured			
Debtor	,		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, mo	echanic's lien)			
At least	t one of the debtors	and another	Judgment lien from a lawsuit				
Check	if this claim relate	es to a	Other (including a right to offset) _				
	unity debt						
Date Debt	was incurred	2013-07-31	Last 4 digits of account number	0300			
Onema	ain		Describe the property that secure	es the claim:	<b>\$</b> 9,471.00	\$ <u>7,800.00</u>	\$ <u>1,671.00</u>
Creditor's	Name		2007 Dodge Ram with over 117,	000 miles			
Po Box	1010						
Number	Street						
			As of the date you file, the claim i	s: Check all that apply.			
Evansv	ville	IN 47706	Contingent				
City		State Zip Code	Unliquidated				
- 4		, , , , , ,	Disputed				
	s the debt? Check	one.	Nature of Lien. Check all that apply				
Debtor	-		An agreement you made (such as	s mortgage or secured			
Debtor	•		car loan)	and a state Page 3			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, mo	ecnanic's lien)			
∐At least	t one of the debtors	ани апотлег	Judgment lien from a lawsuit				
Check	if this claim relate	es to a	Other (including a right to offset) _				
	unity debt			7064			
Date Debt	was incurred	2014-2017	Last 4 digits of account number	7364			
Add the d	dollar value of yo	ur entries in Column /	A on this page. Write that number	here:	\$_20,559.00		

Debtor 1 Jerome Edward Document Page 19 of 61 Case Number (if known)

First Name Middle Name Last

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$\_20,559.00

Fill in this in	Caso 17 29/1		Filed 12/20/17	Entered 12/29/17 16:57:06 0 of 61	Desc Main	1
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			0 01 01		
Debtor 1	Jerome	Edward	Adasiewicz			
	First Name	Middle Name	Last Name			
Debtor 2	Jennifer	Lynn	Adasiewicz			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the :	NORTHERN Distric	t of ILLINOIS			
		·	(State)		☐ Check	if this is an
Case Numbe (If known)	r		<del></del>		amende	
	1005/5				amende	ed illing
<u> </u>	orm 106E/F					
Schedule	E/F: Creditors	Who Have L	Insecured Claims			12/15
ist the other p //B: Property ( reditors with p eeded, copy to pp of any addi	party to any executory cor Official Form 106A/B) and partially secured claims the	ntracts or unexpire of on Schedule G: E hat are listed in Sc. it, number the entr name and case nun	d leases that could result in a executory Contracts and Unex hedule D: Creditors Who Have les in the boxes on the left. At	and Part 2 for creditors with NONPRIORITY I claim. Also list executory contracts on Sch xpired Leases (Official Form 106G). Do not in e Claims Secured by Property. If more space ttach the Continuation Page to this page. Or	nedule nclude any e is	
1 Do any cre	editors have priority unse	cured claims again	st vou?			
_		cureu ciaims agam	st you!			
_	o to Part 2.					
Yes.						
each claim nonpriority unsecured	listed, identify what type of amounts. As much as pos- claims, fill out the Continu	of claim it is. If a clai ssible, list the claims ation Page of Part	m has both priority and nonprior in alphabetical order according	· ·	oth priority and in two priority Part 3.	Nonviority
				Total clain	n Priority amount	Nonpriority amount
Part 2:	List All of Your NONPRIOR	ITY Unsecured Clair	ns			
3 Do any cre	editors have nonpriority u	nsecured claims a	gainst you?			
_			-	ath an agh adulas		
Yes.	ou nave nothing to report in	1 this part. Submit 1	his form to the court with your	otner schedules.		
nonpriority included in	unsecured claim, list the c	creditor separately for reditor holds a parti	or each claim. For each claim li	or who holds each claim. If a creditor has mor isted, identify what type of claim it is. Do not listors in Part 3.If you have more than three nong	st claims already	Total claim
4.1 Bartlett	HIGH School	La	st 4 digits of account number	5537		\$ <u>240.00</u>
Creditor's		147	hen was the debt incurred?	2017-2017		
Po Box Number	Street		nen was the dept incurred?			
Number	oneer		e., ., e., .,			
		As	s of the date you file, the claim is	s: Check all that apply.		
Saint P	aul MN	55164	Contingent Unliquidated			
City		Zip Code	Disputed			
	s the debt? Check one.	<u> </u>	Disputed			
Debtor	•	т.	on of NONDRIORITY upge cured	l alaim.		
Debtor	· ·	<u>ای</u> ا	The of NONPRIORITY unsecured Student loans	a ciaiiii:		
=	1 and Debtor 2 only	er –	Obligations arising out of a separa	ation agreement or divorce		
=	t one of the debtors and anoth	<u> </u>	that you did not report as priority of	-		
	if this claim relates to a unity debt	Г	Debts to pension or profit-sharing			
	m subject to offest?	L	Depres to beneated or biolit-silatility	אָמוּיוּס, מונע טנוופו אווווומו עבטוא		
No	•		Other. Specify Collecting for	Creditor		
Yes			Outer, openity			

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After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	nd so forth.	Total Claim
4.2	BK OF AMER	Last 4 digits of account number	1697	\$ <u>0.00</u>
	Creditor's Name		2009-2013	
	4909 Savarese Cir	When was the debt incurred?	2009-2013	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Tampa FL 33634	Unliquidated		
v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured of	rlaim:	
F	Debtor 1 and Debtor 2 only	Student loans	Statiff.	
F	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
		that you did not report as priority cla	-	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
Is	s the claim subject to offest?		iano, and out of our individual costs	
	No	Other. Specify Notice Only		
	Yes			
4.3	Capital One	Last 4 digits of account number		<b>\$</b> 1,651.09
	Creditor's Name		2015	
	PO Box 30285	When was the debt incurred?	2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Salt Lake City UT 84130	Unliquidated		
v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
İ	Debtor 1 only			
li	Debtor 2 only	Type of NONPRIORITY unsecured of	rlaim:	
	Debtor 1 and Debtor 2 only	Student loans	Jann.	
F	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
}		that you did not report as priority cla	-	
-	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
ls	s the claim subject to offest?			
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes			
4.4	Capitalone	Last 4 digits of account number	NULL	\$ <u>1,870.00</u>
	Creditor's Name		2006-2015	
	15000 Capital One Dr	When was the debt incurred?	2000-2013	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	D: 1	Contingent		
	Richmond VA 23238	Unliquidated		
v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
Ιг	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans	<del></del>	
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	=	that you did not report as priority cla	-	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
ls	s the claim subject to offest?			
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes			

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er listing any entries on this page, number them	beginning with 4.4, followed by 4.5, a	and so forth.	Total Claim
Capitalone	Last 4 digits of account number _	NULL	<b>\$</b> 2,288.00
Creditor's Name 15000 Capital One Dr	When was the debt incurred?	2006-2015	
Number Street	When was the debt incurred?	<del></del>	
	As of the date you file, the claim is	e. Check all that apply	
	Contingent	S. Check all that apply.	
Richmond VA 23238	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.			
Debtor 1 only  Debtor 2 only	Type of NONPRIORITY unsecured	l alaim.	
Debtor 1 and Debtor 2 only	Student loans	claim:	
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
	that you did not report as priority of		
Check if this claim relates to a community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?	Debte to periodor or profit sharing	plants, and other offinial debto	
No	Other. Specify Credit Card or	r Credit Use	
Yes	. , ,		
Chase CARD	Last 4 digits of account number _	<u>NULL</u>	\$ <u>1,623.00</u>
Creditor's Name	When was the debt incurred?	2008-2015	
Po Box 15298  Number Street	when was the dept incurred?		
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
Wilmington DE 19850	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority o	claims	
community debt	Debts to pension or profit-sharing	plans, and other similar debts	
Is the claim subject to offest?			
■ No	Other. Specify Credit Card or	r Credit Use	
Yes Comcast	Last 4 digits of account number _	7533	<b>\$</b> 799.00
Creditor's Name	Last 4 digits of account number _		<u> </u>
10550 Deerwood Park Blvd	When was the debt incurred?	2017-2017	
Number Street			
	As of the date you file, the claim is	e. Check all that apply	
	Contingent	S. Check all that apply.	
Jacksonville FL 32256	Unliquidated		
City State Zip Code			
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa		
Check if this claim relates to a	that you did not report as priority o		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing	plans, and other similar debts	
No	Collecting for	Craditor	
Yes	Other. Specify Collecting for	Cieuloi	
☐ 169			

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After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.  Total Claim					
4.8	Credit ONE BANK N.A.	Last 4 digits of account number6010	\$ <u>2,618.00</u>			
	Creditor's Name	2045.0045				
	Po Box 1269	When was the debt incurred? 2015-2015				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	0 111	Contingent				
	Greenville SC 29602	Unliquidated				
١ ،	City State Zip Code  Who owes the debt? Check one.	Disputed				
1 1	Debtor 1 only					
j	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
[	Debtor 1 and Debtor 2 only	Student loans				
l į	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
l i	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?	_				
	■ No	Other. Specify Unknown Credit Extension				
4.0	Yes Credit ONE BANK N.A.	Last 4 digits of account number 9156	<b>\$</b> 2,386.00			
4.9	Creditor's Name	Last 4 digits of account number 9156	<u> </u>			
	Po Box 1269	When was the debt incurred? 2015-2015				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Greenville SC 29602	Unliquidated				
	City State Zip Code	Disputed				
'	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
1	s the claim subject to offest?	books to perision of profit-sharing plans, and office similar doors				
	No	Other, Specify Unknown Credit Extension				
	Yes					
4.10	Credit ONE BANK NA	Last 4 digits of account number NULL	\$ <u>0.00</u>			
	Creditor's Name	When was the debt incurred? 2006-2015				
	Po Box 98875	When was the debt incurred? 2006-2015				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Las Vegas NV 89193	Contingent				
	City State Zip Code	Unliquidated				
١ ١	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
Ī	Check if this claim relates to a	that you did not report as priority claims				
'	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?					
	■ No	Other. Specify Credit Card or Credit Use				
	Yes					

Debtor 1 Jerome Edward Document Page 24 of 61 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Ginnys	Last 4 digits of account number NULL	<b>\$</b> 393.00
	Creditor's Name	2011.0010	
	1112 7Th Ave	When was the debt incurred? 2014-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Monroe WI 53566	Unliquidated	
١.	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Candit Cond on Condit Hon	
	Yes	Other. Specify Credit Card or Credit Use	
4.12	HSBC BANK Nevada N.A. Direct	Last 4 digits of account number 3983	<b>\$</b> 1,861.00
7.12	Creditor's Name		•
	Po Box 1269	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Greenville SC 29602	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No □	Other. SpecifyUnknown Credit Extension	
4.40	L_IYes HSBC BANK Nevada N.A. DMB	Last 4 digits of account number 4304	<b>\$</b> 1,411.00
4.13	Creditor's Name	Last 4 digits of account number 4304	φ_1,111.00
	Po Box 1269	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file the alaim in Charle III that each	
		As of the date you file, the claim is: Check all that apply.	
	Greenville SC 29602	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes		

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Debtor 1 Jerome Edward Document
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
4.14	Kohls/Capone	Last 4 digits of account number	NULL	\$_606.00
	Creditor's Name N56 W 17000 Ridgewood Dr	When was the debt incurred?	2013-2016	
	Number Street	on was and abbt mounted:	<del></del>	
	Number Succi			
		As of the date you file, the claim is:	Check all that apply.	
	Menomonee Falls WI 53051	Contingent		
	City State Zip Code	Unliquidated		
v	/ho owes the debt? Check one.	Disputed		
[	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
[	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
.	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	s the claim subject to offest?	<b>—</b>	0 1111	
	No	Other. Specify Credit Card or	Credit Use	
1 15	Yes LVNV Funding LLC	Last 4 digits of account number		<b>\$</b> 2,618.92
4.15	Creditor's Name			<del>*</del>
	PO Box 10584	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	. Oncon an and approp	
	Greenville SC 29603	Unliquidated		
	City State Zip Code	Disputed		
"	/ho owes the debt? Check one.	<u> Прирагод</u>		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separati	-	
L	Check if this claim relates to a	that you did not report as priority cla		
ls ls	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	ians, and outer similar dedis	
Î	No	Other. Specify Credit Card or	Credit Use	
	Yes	Outer. Specify Steam Said of t		
4.16	Nationstar Mortgage	Last 4 digits of account number		<b>\$</b> _0.00
	Creditor's Name			
	PO Box 619094	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Dallas TX 75261	Unliquidated		
v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
[	Debtor 1 only			
[	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority cla		
"	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
ls	the claim subject to offest?			
	No	Other. Specify Housing/Rental	l/Lease	
	Yes			

Debtor 1 Jerome Edward Document Page 26 of 61 Case Number (if known)

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and	i so forth.	Total Claim
4.17	Onemain	Last 4 digits of account number	5961	<b>\$</b> 3,592.00
	Creditor's Name		0040 0047	
	Po Box 1010	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Evansville IN 47706	Unliquidated		
١.	City State Zip Code	Disputed		
'	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair		
	community debt	Debts to pension or profit-sharing pla	ins, and other similar debts	
	Is the claim subject to offest?			
	■ No □	Other. Specify Personal Loan		
	Personal Finance Co	Look Addutes of a count country		<b>\$</b> 1,000.00
4.18	Creditor's Name	Last 4 digits of account number	<del></del>	<b>3</b> _1,000.00
	19065 Hickory Creek Dr	When was the debt incurred?		
	Number Street			
	Suite 300			
	Suite 300	As of the date you file, the claim is:	Check all that apply.	
	Mokena IL 60448	Contingent		
	City State Zip Code	Unliquidated		
,	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair	ms	
	community debt	Debts to pension or profit-sharing pla	ins, and other similar debts	
	ls the claim subject to offest?	_		
	No	Other. Specify		
	Yes			
4.19	Salute GOLD CARD	Last 4 digits of account number		\$ <u>1,068.00</u>
	Creditor's Name	When we the debt in summed 2	2015-2015	
	16 Mcleland Rd	When was the debt incurred?	2010 2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Saint Cloud MN 56303	Unliquidated		
١,	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
		Student loans	alli.	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation	n agreement or divorce	
	At least one of the debtors and another		-	
	Check if this claim relates to a	that you did not report as priority clair		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing pla	iis, and other similar debts	
	No	Other Specify Unknown Credit	Extension	

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After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
4.20	Seventh Avenue	Last 4 digits of account number	NULL	\$ <u>411.00</u>
	Creditor's Name	When we the debt become 10	2014-2016	
	1112 7Th Ave	When was the debt incurred?	2011 2010	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Monroe WI 53566	Unliquidated		
١.,	City State Zip Code	Disputed		
\ \ \ \ \ \	/ho owes the debt? Check one.	Порилог		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	-	
[	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	the claim subject to offest?		0 1111	
	No	Other. Specify Credit Card or	Credit Use	
1.51	Yes Syncb HOME	Look A dinite of co	NULL	\$ 0.00
4.21	Creditor's Name	Last 4 digits of account number		<b>\$</b> _0.00
	Po Box 965036	When was the debt incurred?	2013-2017	
	Number Street			
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Orlando FL 32896	Contingent		
	City State Zip Code	Unliquidated		
l v	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
l ī	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	ou	
l F	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
}		that you did not report as priority cla	-	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
ls	the claim subject to offest?	Debts to pension of profit-sharing p	ians, and other similar debts	
	No	Other. Specify Credit Card or	Credit Use	
	Yes	Other. Specify Orealt Card of	OTOGIC GOO	
4.22	Synchrony BANK	Last 4 digits of account number	4647	\$ <u>1,712.00</u>
7.22	Creditor's Name		<del></del>	
	4150 Friedrich Lane Suit	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that annly	
	<del></del>	_	. Опеск ан тнасаррту.	
	Austin TX 78744	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority cla	aims	
-	community debt	Debts to pension or profit-sharing p		
ls	the claim subject to offest?			
	No	Other. Specify Collecting for C	Creditor	
	Yes			

Schedule E/F: Creditors Who Have Unsecured Claims

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Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.23	TD BANK USA/Targetcred	Last 4 digits of account number	NULL	<b>\$</b> 805.00
	Creditor's Name		2007-2015	
	Po Box 673	When was the debt incurred?	2007-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Minnesonalia MAN 55440	Contingent		
	Minneapolis MN 55440	Unliquidated		
v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority clair	ms	
-	community debt	Debts to pension or profit-sharing pla	ns, and other similar debts	
ls	s the claim subject to offest?			
	■ No	Other. Specify Credit Card or C	redit Use	
4.04	Yes Webbank Fingerhut	Look 4 digita of account number	6429	<b>\$</b> 1,498.00
4.24	Creditor's Name	Last 4 digits of account number		<b>3</b> _1,400.00
	Po Box 1269	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is:	Chook all that apply	
		Contingent	опеск ан шасарру.	
	Greenville SC 29602	Unliquidated		
l	City State Zip Code	Disputed		
Y	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
L	Check if this claim relates to a	that you did not report as priority clair		
	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ins, and other similar debts	
	No	Other. Specify Unknown Credit	Extension	
	Yes	Other. Specify		
4.25	Webbank/Fingerhut	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name		2012 2015	
	6250 Ridgewood Rd	When was the debt incurred?	2013-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Coint Claved MAN 50202	Contingent		
	Saint Cloud MN 56303	Unliquidated		
v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
[	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority clair	ms	
"	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
ls	s the claim subject to offest?			
	No	Other. Specify Credit Card or C	redit Use	
	Yes			

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List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.				
	Winnebago County Clerk, 15 SC 2547		On which entry in Part 1 or Part 2 li	ist the original creditor?	
	Name 404 Elm St		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims	
	Rockford	 IL 61101	Loot 4 digits of account number		
		Zip Code	Last 4 digits of account number _	<del></del>	
	Blatt, Hasenmiller, Leibsker & Moore LLC, Bankrupto	y Dept.	On which entry in Part 1 or Part 2 l	ist the original creditor?	
	Name 10 S. LaSalle St. Ste 2200		Line3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims	
	OL.		Look districts of account country		
		L 60603 Zip Code	Last 4 digits of account number _		
	DuPage County Clerk, Doc No 17 SC 4080		On which entry in Part 1 or Part 2 li	ist the original creditor?	
	Name 421 N County Farm Rd.		Line 14 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims	
	Wheaton  City State	IL 60187 Zip Code	Last 4 digits of account number _		
	Mandarich Law Group LLP, Bankruptcy Dept.	Zip Gode	On which output in Bout 4 on Bout 2 !	let the animinal anaditar?	
	Name		On which entry in Part 1 or Part 2 li		
	420 N. Wabash Ave. Ste 400  Number Street		Line 14 of (Check one):	Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims	
	Chicago	L60611	Last 4 digits of account number _		
	City State	Zip Code			
	Winnebago County Courthouse, Doc No 15 CH 80		On which entry in Part 1 or Part 2 li	ist the original creditor?	
	Name 400 W. State St.		Line 15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims	
	Rockford	 IL 61101	Last 4 digits of account number		
		Zip Code			
	Manley Deas Kochalski, LLC, Bankruptcy Dept.		On which entry in Part 1 or Part 2 li	ist the original creditor?	
	Name PO Box 165028		Line 15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims	
		OH 43216 Zip Code	Last 4 digits of account number _	<del></del>	

Schedule E/F: Creditors Who Have Unsecured Claims

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First N	ame Middle Name	Last Name		
Winnebago	County Courthouse, Doc No 15 S	C 2931	On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 400 W. Sta	te St.		Line17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured Claims
Rockford		IL 61101	Last 4 digits of account number _	
City		State Zip Code		
Barrick, Sw	itzer, Long, Balsley & Van Evera L	LP, Bankruptcy Dept.	On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 6833 Stalte	r Dr # 100		Line 17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured Claims
Rockford		 IL 61108	Last 4 digits of account number	
City		State Zip Code	_	
Winnebago	County Courthouse, Doc No 15 S	C 2690	On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 400 W. Sta	te St.		Line 22 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured Claims
Rockford		IL 61101	Last 4 digits of account number	NULL
City		State Zip Code	· -	<del></del>
Meyer & Nj	us PA, Bankruptcy Dept.		On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 33 N. Dearl	oorn Ste 1301		Line 22 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago		 IL 60602	Last 4 digits of account number	NULL
City		State Zip Code	- <b>3</b>	<del></del>

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Schedule E/F: Creditors Who Have Unsecured Claims

Jerome Debtor 1

Edward

Add the Amounts for Each Type of Unsecured Claim

Document

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6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other</b> . Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim   \$0.00
	66. Student loans  69. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$0.00 \$0.00

Fi	II in this in	Caso 17 formation to identi		ilod 12/20/17	Entered 12/29/17 16:57:06 2 of 61	Desc Main
				Adagiowiaz	2 01 01	
D	ebtor 1	Jerome First Name	Edward  Middle Name	Adasiewicz  Last Name		
D	ebtor 2	Jennifer	Lynn	Adasiewicz		
(S	pouse, if filing)	First Name	Middle Name	Last Name		
U	nited States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS (State)		_
	ase Number f known)			_		Check if this is an
		2rm 106C				amended filing
		orm 106G	ory Contracts and			12/15
nforradditi 1. E	mation. If n ional page: Do you hav No. Ch Yes. Fill	nore space is need s, write your name e any executory co eck this box and su in all of the informa- ely each person on nt, vehicle lease, co	led, copy the additional page, and case number (if known). ontracts or unexpired leases? Ibmit this form to the court with ation below even if the contract or company with whom you ha	your other schedules. You so or leases are listed in	are equally responsible for supplying correct stries, and attach it to this page. On the top of any ou have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)  Then state what each contract or lease is for (for uction booklet for more examples of executory contract.)	
			om you have the contract or l	ease	State what the contract or lease i	s for
2.1						
	Name					
	Number	Street				
	City		State Zip (	^ode		
0.0	Oity					
2.2	Name					
	Name					
	Number	Street				
	City		State Zip	Code		
2.3						
	Name					
	Number	Street				
	City		State Zip	Code		
2.4						
	Name					
	Number	Street				
	City		State Zip i	Code		
2.5						
	Name					
	Number	Street				

State Zip Code

City

Official Form 106G

Fill in this in	formation to identi		
Debtor 1	Jerome	Edward	Adasiewicz
	First Name	Middle Name	Last Name
Debtor 2	Jennifer	Lynn	Adasiewicz
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	ILLINOIS
			(State)
Case Number	r		_
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Fages, write your name and case number (if known). Answer every question.									
1. 🖸	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
No.									
	Yes								
		= -	nave you lived in a community property state or						
<i>-</i>	Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
L	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
			ommunity state or territory did you live?		Fill in the name and current address of that person.				
		Name of your spouse	former spouse or legal equivalent						
		Number Street							
		City	State	Zip Co	de				
3. lı	n Colur	mn 1, list all of y	our codebtors. Do not include your spouse as a	codebtor if y	our spouse is filing with you. List the person				
		_	a codebtor only if that person is a guarantor or	_	-				
		-	m 106D), Schedule E/F (Official Form 106E/F), o ule G to fill out Column 2.	r Schedule G	(Official Form 106G). Use Schedule D,				
		·							
	Colun	nn 1: Your codek	otor		Column 2: The creditor to whom you owe the debt				
					Check all schedules that apply:				
3.1					Schedule D, line				
	Name	•			Schedule E/F, line				
	Numb	ber Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name	•			Schedule E/F, line				
	Numb	ber Street							
					Schedule G, line				
2 2	City		State	Zip Code					
3.3	3.3 Schedule D, line								
	Schedule E/F, line								
	Number Street Schedule G, line								
	City		State	Zip Code					

Official Form 106H Record # 756793 Schedule H: Your Codebtors Page 1 of 1

Che	ck if this is:				
	An amended filing				
	A supplement showing post-petition chapter 13 income as of the following date:				
	MM / DD / YYYY				

## Official Form 106I

**Schedule I: Your Income** 

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment								
	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
i	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed  Not employed		X Employed Not employed			
	Include part-time, seasonal, or self-employed work.	Occupation	Auto Repair		Teaching Assistant			
	Occupation may Include student or homemaker, if it applies.	Employers name	Alpine Body Shop		Children of America South Elgin			
		Employers address	4804 Hydraulic Ro Rockford, IL 6110		750 N. McLean Blvd South Elgin, IL 60177			
		How long employed there?	Since 6/1/2000		Since 9/1/2017			
Part	Part 2: Give Details About Monthly Income							
S 1	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
	<ol> <li>List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.</li> </ol>			\$5,488.38	\$1,369.01			
3.	8. Estimate and list monthly overtime pay.			\$0.00	\$0.00			
4. Calculate gross income. Add line 2 + line 3.				\$5,488.38	\$1,369.01			

Official Form 106l Record # 756793 Schedule I: Your Income Page 1 of 2

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Debtor 1

 
 Jerome
 Edward
 Document Adasiewicz

 First Name
 Middle Name
 Last Name

Case Number (if known)

			For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	4.	\$5,488.38	\$1,369.01	
5. List all	payroll deductions:				
5a. 1	Tax, Medicare, and Social Security deductions	5a.	\$1,231.27	\$231.83	
5b. l	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. \	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. l	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. l	Insurance	5e.	\$1,083.33	\$0.00	
5f. I	Domestic support obligations	5f.	\$0.00	\$0.00	
5g. l	Union dues	5g.	\$0.00	\$0.00	
5h.	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. Add the	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$2,314.61	\$231.83	
7. Calcula	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,173.78	\$1,137.18	
8. List all	other income regularly received:		. ,	. ,	
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00	\$ 0.00	
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
8d.	Unemployment compensation	8d. _	\$0.00	\$0.00	
8e.	Social Security	8e. —	\$0.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f. 	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:				
8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9. <b>Add</b>	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00	
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$3,173.78 +	\$1,137.18	\$4,310.96
Incluother Do r Spe  12. Add Writ	e all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are notify:  the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Cerou expect an increase or decrease within the year after you file this form No.  Yes. Explain:	our depender not available t sult is the con	o pay expenses listed in	Schedule J.	1. \$0.00 12. <b>\$4,310.96</b>

FIII IIN	this information to identify	your case:				
Debtor	r 1 <u>Jerome</u>	Edward	Adasiewicz	Check if this is:		
	First Name	Middle Name	Last Name	An amend	led filing	
Debtor (Spouse,		Lynn Middle Name	Adasiewicz  Last Name			st-petition chapter 13
	States Bankruptcy Court for the			income as	s of the following	date:
	Number	NORTHERN DISTRICT O	I ILLINOIS	MM / DD /	YYYYY	
(If know						
Officia	al Form 106J				e filing for Debtor a separate hous	<sup>2</sup> 2 because Debtor 2
				maintains	a separate nous	eriola.
Sche ——	edule J: Your Ex	kpenses				12/14
	ace is needed, attach anothe		le are filing together, both are enter top of any additional pages,		<del>-</del>	
Part 1:	Describe Your Househo	ld				
1. Is thi	is a joint case?					
	No. Go to line 2.					
х	Yes. Does Debtor 2 live in	a separate household?				
	X No.	ust file a separate Schedul	- I			
	Tes. Debiol 2 III	ust file a separate Scriedui	e J.			
2. <b>D</b> c	you have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	o not list Debtor 1 and	X Yes. Fill out	this information for	Debtor 1 or Debtor 2	age	with you?
De	ebtor 2.	each depend	dent	Son	16	No
	o not state the dependents'					X Yes
				Daughter	12	No X Yes
						Yes
						Yes
						Yes
	o your expenses include openses of people other that	ı X No				
yo	ourself and your dependents	? Yes				
Part 2:	Estimate Your Ongoing	Monthly Expenses				
	-	· · · · ·	ess you are using this form as supplemental Schedule J, che		-	
	icable date.	rupicy is filed. If this is a	supplemental <i>Schedule</i> 3, che	ck the box at the top of the fo	iiii aliu iiii iii	
	expenses paid for with non-	=	=			Valle almanaa
of such	assistance and have includ	ed it on <i>Schedule I: Your</i> i	Income (Official Form 106I.)			Your expenses
		expenses for your reside	ence. Include first mortgage pay	ments and		<b>#700.00</b>
	ny rent for the ground or lot.  not included in line 4:				4.	\$700.00
						<b>MO 00</b>
4a		or rontorio incursos			4a.	\$0.00
4b					4b.	\$25.00
4c					4c. 4d.	\$0.00
	a. Homeowner a association	. c. condominant dues			<del>4</del> u.	Ψ0.00

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Jerome Edward Debtor 1

Middle Name

First Name

Document Adasiewicz

Last Name

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	First Name Middle Name Last Name			
			Your expense	es
5. <b>A</b>	dditional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. <b>U</b> 1	ilities:			
6a	a. Electricity, heat, natural gas	6a.		\$300.00
6b	b. Water, sewer, garbage collection	6b.		\$20.00
60	z. Telephone, cell phone, internet, satellite, and cable service	6c.		\$230.00
60	I. Other. Specify:	6d.	\$	0.00
7. <b>F</b> c	ood and housekeeping supplies	7.		\$900.00
8. <b>C</b> I	nildcare and children's education costs	8.		\$50.00
9. <b>C</b> I	othing, laundry, and dry cleaning	9.		\$190.00
10. <b>P</b> e	ersonal care products and services	10.		\$40.00
11. <b>M</b>	edical and dental expenses	11.		\$160.00
12. <b>Tr</b>	ansportation. Include gas, maintenance, bus or train fare.	12.		\$870.00
Do	o not include car payments.			
13. <b>E</b> ı	ntertainment, clubs, recreation, newspapers, magazines, and books	13.		\$125.00
14. CI	naritable contributions and religious donations	14.		\$0.00
15. <b>In</b>	surance.			
D	o not include insurance deducted from your pay or included in lines 4 or 20.			
15	ia. Life insurance	15a.		\$40.00
15	ib. Health insurance	15b.		\$0.00
15	c. Vehicle insurance	15c.		\$150.00
15	id. Other insurance. Specify:	15d.		\$0.00
16. <b>T</b> a	exes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Sı	pecify:	16.		\$0.00
17. <b>In</b>	stallment or lease payments:			
17	'a. Car payments for Vehicle 1	17a.		\$465.00
17	b. Car payments for Vehicle 2	17b.		\$0.00
17	c. Other. Specify:	17c.		\$0.00
17	d. Other. Specify:	17d.		\$0.00
18. <b>Y</b> o	our payments of alimony, maintenance, and support that you did not report as deducted			
fre	om your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.00
19. <b>O</b> 1	ther payments you make to support others who do not live with you.			
Sı	pecify:	19.		\$0.00
20. <b>O</b> 1	ther real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20	a. Mortgages on other property	20a.		\$ 0.00
	bb. Real estate taxes	20b.	\$	0.00
20	oc. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	nd. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	De. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 756793 Schedule J: Your Expenses Case 17-38410 Doc 1 Filed 12/29/17 Entered 12/29/17 16:57:06 Desc Main Document Page 38 of 61

Debtor	1 Jeron	ne	Edward	Adasiewicz	Case Number (if known)		
	First Na	me	Middle Name	Last Name			
21.	Other. S	pecify: _	Postage/Bank Fees (\$5.00),		_	21.	\$5.00
22	Your mo	nthly ex	pense: Add lines 4 through 21.			22.	\$4,270.00
	The resu	t is your	monthly expenses.				_
22	Calaulat						
23.	Calculate	your ii	nonthly net income.				
	23a.	Сору	line 12 (your comibined monthly inc	come) from Schedule I.		23a.	\$4,310.96
	23b.	Сору	your monthly expenses from line 22	2 above.		23b. <b>–</b>	\$4,270.00
	23c.	Subtra	act your monthly expenses from you	ur monthly income.		23c.	\$40.96
		The re	esult is your monthly net income.			<u> </u>	
24.	Do you e	xpect a	n increase or decrease in your exp	penses within the year after you	file this form?		
	For exam	ple, do	you expect to finish paying for your	car loan within the year or do you	expect your		
		payme	nt to increase or decrease because	of a modification to the terms of	your mortgage?		
	X No						
	Yes	. Е	Explain Here:				

 Official Form 106J
 Record #
 756793
 Schedule J: Your Expenses
 Page 3 of 3

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to he	elp you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary an correct.	nd schedules filed with this declaration and that they are true and
✗ /s/ Jerome Edward Adasiewicz	/s/ Jennifer Lynn Adasiewicz
Signature of Debtor 1	Signature of Debtor 2
Date _12/13/2017	Date _ 12/13/2017
MM / DD / YYYY	MM / DD / YYYY

Fill in this in	formation to ide	ntify your case:	
Debtor 1	Jerome	Edward	Adasiewicz
Debtor 2	First Name  Jennifer	Middle Name  Lynn	Last Name Adasiewicz
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District of <u>l</u>	<u>ILLINOIS</u>
Case Number (If known)			(State)

### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

lumber	(ii known). Answer every question.			
Part '	Give Details About Your Marital Status and Whe	ere You Lived Before		
01. <b>Wh</b>	at is your current marital status?			
	Married			
	Not married			
_	Not married			
02 <b>Du</b> i	ring the last 3 years, have you lived anywhere othe	er than where you live no	w?	
	No.			
	Yes. List all of the places you lived in the last 3 year	s. Do not include where	ou live now.	
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
			Same as Debtor 1	Same as Debtor 1
	4N550 Wescot Ln	FROM 08/2015		
	West Chicago IL 60185-6150	To 07/2017		
			- <u></u>	
03 Wif	hin the last 8 years, did you ever live with a spous	e or legal equivalent in a	community property state or territory?	(Community
pro	perty states and territories include Arizona, Califo			· ·
	<b>l Wisconsin.)</b> No.			
	No. Yes. Make sure you fill out Schedule H: Your Codeb	otors (Official Form 106H)		
		,		
Part 2	Explain the Sources of Your Income			

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Document Page 41 of 61 Debtor 1 Jerome Edward Adasiewicz Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$61,489 \$13,470 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$63,020 \$10,610 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$70,000 combined Wages, commissions, \$70,000 Combined For the calendar year before that: bonuses, tips bonuses, tips income, estimated income, estimated (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Last Name

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Jerome Edward Adasiewicz Case Number (if known)

06	Are either Debtor 1's or Debtor 2's debts primarily consu	umer debts?							
	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as								
	"incurred by an individual primarily for a personal, family, or household purpose."								
	During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?								
	□ No. Go to line 7.								
	Yes. List below each creditor to whom you pa	nid a total of \$6,22	5* or more in one or more	payments and the					
	total amount you paid that creditor. Do not inc	clude payments for	r domestic support obligati	ons, such as					
	child support and alimony. Also, do not includ	e payments to an	attorney for this bankrupto	y case.					
	* Subject to adjustment on 4/01/16 and every 3 years a	after that for cases	s filed on or after the date of	of adjustment.					
	Yes. Debtor 1 or Debtor 2 or both have primarily co	nsumer debts.							
	During the 90 days before you filed for bankrupto		y creditor a total of \$600 or	more?					
	☐ No. Go to line 7.								
	_								
	Yes. List below each creditor to whom you pa			•					
	creditor. Do not include payments for domesti			and					
	alimony. Also, do not include payments to an	attorney for this b	ankruptcy case.						
		Dates of payments	Total amount paid	Amount you still o	owe Was this payment for				
		payments							
	Onemain De Deu 4040	Manathle	Ф. 4.20 <b>г</b>	¢ 0.070	□ Madaasa				
	Onemain Po Box 1010	Monthly	\$ 1,395	\$ 8,076	Mortgage ■ Car				
	Evansville IN 47706				Credit card				
					Loan repayment				
					Suppliers or vendors				
					Other				
07									
07	Within 1 year before you filed for bankruptcy, did you make Insiders include your relatives; any general partners; relatives.				al partner;				
	corporations of which you are an officer, director, person in			-					
	agent, including one for a business you operate as a sole p such as child support and alimony.	proprietor. 11 U.S.	C. § 101. Include payment	s for domestic support	obligations,				
	No.								
	Yes. List all payments to an insider.								
	_	Dates of	Total amount A	mount you still	Reason for this payment				
		payment	paid	we					
08	Within 1 year before you filed for bankruptcy, did you make	any navments or	transfer any property on a	ccount of a debt that h	enefited				
	an insider?		authors any property on a	occurred a dopt that b	onomou				
	Include payments on debts guaranteed or cosigned by an i	insider.							
	No.								
	Yes. List all payments to an insider.								
		Dates of payment		mount you still we	Reason for this payment Include creditor's name				
	Identify Legal actions, Repossessions, and Foreclo		F						
	identity Legal actions, repussessions, and Forecio	JWI 63							

Debtor 1

First Name

Middle Name

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Debto	or 1	Jerome	Edward	Adasiewicz	Case Number (if known)		
		First Name	Middle Name	Last Name			
09	List a		ersonal injury cases,	u a party in any lawsuit, court actio small claims actions, divorces, colle	n, or administrative proceeding? ection suits, paternity actions, support or custody		
		No.					
	Y	es. Fill in the details.					
				Nature of the case	Court or agency	Status of the case	
		Lvnv Funding Llc VS Jeror	me Adasiewicz	Collection	DuPage county	Pending	
		CASE NUMBER#17SC408	80			On appeal	
						Concluded	
10	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.						
	_	No. Go to line 11					
	☐ Y	es. Fill in the information b	elow.				
11					financial institution, set off any amounts from y	our accounts	
		fuse to make a payment b	ecause you owed a d	ept?			
	=	No. Go to line 11					
40		es. Fill in the information b			-i ofi f the beautiful of differen		
		in 1 year before you filed f t-appointed receiver, a cus			sion of an assignee for the benefit of creditors	, a	
	N		·				
	ПΥ	es.					
P	art 5:	List Certain Gifts and C	ontributions				
13	With	in 2 years before you filed	for bankruptcy, did y	ou give any gifts with a total valu	e of more than \$600 per person?		
	N	No.					
		es. Fill in the details for ea	ch gift.				
14	_			ou give any gifts or contributions	s with a total value of more than \$600 to any ch	arity?	
		No.					
		es. Fill in the details for ea	ch gift.				
		_	· ·				
P	art 6:	List Certain Losses					
15		in 1 year before you filed f bling?	for bankruptcy or sind	ce you filed for bankruptcy, did yo	ou lose anything because of theft, fire, other dis	saster, or	
	N	No.					
		es. Fill in the details for ea	ch gift.				
		_	· ·				
P	art 7:	List Certain Payments	or Transfers				
16	cons	sulted about seeking bank	ruptcy or preparing a	bankruptcy petition?	behalf pay or transfer any property to anyone y for services required in your bankruptcy.	ou e	
	_		oto, pomion propuro	o, or orount countries in a gondino			
	<b>■</b> √						
	ı ı	es. Fill in the details					

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Debtor 1 Jerome Edward Adasiewicz Case Number (if known) \_ First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$355.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Debtors paid \$925 in a prior unfiled case. That \$925 Geraci Law L.L.C. Various \$355.00 was credited to Debtors in this case lowering their fee 55 E. Monroe # 3400 for pre-filing services from \$1,200 to \$275. Chicago, IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2017 \$25.00 Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Description and value of property Describe any property or payments received Date transfer transferred or debts paid in exchange was made 1791 Sheila Rd. Deed in Lieu of Foreclosure 05/14/2016 NAtionstar/Bayview Rockford, IL Person's relationship to you None

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Debtor 1	Jerome	Edward	Adasiewicz	Case	Number (if known)				
	First Name	Middle Name	Last Name						
	-	e you filed for bankrup re often called asset-p	tcy, did you transfer any property rotection devices.)	to a self-settled trust or	similar device of which	you are a			
	No.								
	Yes. Fill in the deta	ils for each gift.							
Part 8	List Certain Fi	nancial Accounts, Instru	uments, Safe Deposit Boxes, and Sto	orage Units					
sol Inc	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.								
_	·•	s, cooperatives, assoc	nations, and other imancial institu	uons.					
	No. Yes. Fill in the deta	ile							
	res. I ill ill the deta	iiis.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
	you now have, or c sh, or other valuable		rear before you filed for bankruptc	y, any safe deposit box o	or other depository for	securities,			
	No.								
Ц	Yes. Fill in the deta	ills.	Who else had access to it?	Describe the conte	ents	Do you still			
						have it?			
22 Ha	ve you stored prop	erty in a storage unit o	or place other than your home with	in 1 year before you file	d for bankruptcy?				
	No.								
	Yes. Fill in the deta	IIIS.	Who else has or had access to it?	Describe the conte	ents	Do you still			
						have it?			
Part 9	Identify Proper	rty You Hold or Control	for Someone Else						
	you hold or contro someone.	l any property that so	meone else owns? Include any pro	operty you borrowed from	n, are storing for, or ho	ld in trust			
	No.								
	Yes. Fill in the deta	ils.	Where is the manager?	Describe the aven		Value			
			Where is the property?	Describe the prop	erty	Value			
Part 1	Give Details A	bout Environmental Info	ormation						
For the	purpose of Part 10	, the following definiti	ons apply:						
haz	ardous or toxic sub	stances, wastes, or m	or local statute or regulation conc aterial into the air, land, soil, surfa the cleanup of these substances,	ace water, groundwater,					
	-	n, facility, or property ate, or utilize it, includ	as defined under any environmen ing disposal sites.	tal law, whether you now	own, operate, or utiliz	9			
			onmental law defines as a hazardo ntaminant, or similar term.	ous waste, hazardous su	bstance, toxic				
Report	all notices, release	s, and proceedings th	at you know about, regardless of v	when they occurred.					
24 Ha	s any governmenta	I unit notified you that	you may be liable or potentially lia	able under or in violatior	n of an environmental la	aw?			
	No.	ile							
	Yes. Fill in the deta	ilio.	Governmental unit	Environmental law	, if you know it	Date of notice			

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Document Page 46 of 61 Edward Adasiewicz Jerome Case Number (if known) \_

Last Name

25	Have you notified any governmental unit of any release of hazardous material?						
	No.						
	Yes. Fill in the details.						
		Governmental unit		Environmental law, if you know it	Date of notice		
26	Have you been a party in any judicial or adm	inistrative proceeding u	nder any enviro	mental law? Include settlements and ord	ers.		
	No.						
	Yes. Fill in the details.						
		Court or agency		Nature of the case	Status of the case		
P	Give Details About Your Business or C	onnections to Any Busines	ss				
27	Within 4 years before you filed for bankrupto	cy, did you own a busine	ss or have any c	f the following connections to any busine	ess?		
	A sole proprietor or self-employed in	a trade, profession, or o	ther activity, eith	er full-time or part-time			
	A member of a limited liability compa	ny (LLC) or limited liabil	ity partnership (	LP)			
	A partner in a partnership						
	An officer, director, or managing exec	cutive of a corporation					
	An owner of at least 5% of the voting	or equity securities of a	corporation				
	No. None of the above applies. Go to Part	12.					
	Yes. Check all that apply above and fill in t	he details below for each	business.				
28	Within 2 years before you filed for bankrupto institutions, creditors, or other parties.  No.	ey, did you give a financi	al statement to a	nyone about your business? Include all f	inancial		
	Yes. Fill in the details.						
		Date issued					
Pa	ort 12: Sign Below						
i	I have read the answers on this Statement of I answers are true and correct. I understand the in connection with a bankruptcy case can result U.S.C. §§ 152, 1341, 1519, and 3571.	at making a false stateme ult in fines up to \$250,00	ent, concealing p 0, or imprisonm	roperty, or obtaining money or property lent for up to 20 years, or both.			
	/s/ Jerome Edward Adasiewicz	×		ynn Adasiewicz			
	Signature of Debtor 1		Signature of De	JUI 2			
	Date 12/13/2017		Date 12/13/20	017			
	MM / DD / YYYY			D / YYYY			
	Did you attach additional pages to <i>Your State</i> No  Yes  Did you pay or agree to pay someone who is a						
	No Nous of source			Attack the Deplementer Bettler Br	Matica		
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's  Declaration, and Signature (C			

First Name

Middle Name

Eilad 12/20/17 Entered 12/29/17 16:57:06 Desc Main Fill in this information to identify your case: Edward Adasiewicz Jerome Debtor 1 Middle Name First Name Last Name Jennifer Lynn Adasiewicz Debtor 2 Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> Check if this is an amended filing Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if: ■ creditors have claims secured by your property, or ■ you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list. If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). **List Your Creditors Who Have Secured Claims** 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Surrender the property Creditor's No name: Members Alliance CU Retain the property and redeem it ☐ Yes Retain the property and enter into a 2009 Saturn Aura with over 125,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's Surrender the property □ No name: Onemain Retain the property and redeem it Yes Retain the property and enter into a 2007 Dodge Ram with over 117,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of

□ No

☐ Yes

property

Creditor's

property securing debt:

name:

securing debt:

Description of

Reaffirmation Agreement.

☐ Surrender the property

Retain the property and [explain]:

Retain the property and redeem it

Reaffirmation Agreement.

Retain the property and enter into a

Retain the property and [explain]:

Case 17-38410 Jerome

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Part 2:

**List Your Unexpired Personal Property Leases** 

or any unexpired personal property lease that you listed in <i>Schedule G: Executory Cont</i> I in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases th	
ded. You may assume an unexpired personal property lease if the trustee does not ass	sume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
Description of leased property:	Yes
_essor's name:	☐ No
Description of leased property:	☐ Yes
_essor's name:	□No
Description of leased property:	Yes
_essor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	☐Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
art 3: Sign Below	
ler penalty of perjury, I declare that I have indicated my intention about any property of sonal property that is subject to an unexpired lease.	f my estate that secures a debt and any
Isl Jerome Edward Adasiewicz     Isl Jennifer Lynn A       Signature of Debtor 1     Signature of Debtor 2	
Date Dated: 12/13/2017 Date Dated: 12/13	/2017

MM / DD / YYYY

MM / DD / YYYY

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B2030 (Form 2030) (12/15)

attached.

### United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	
Jerome Edward Adasiewicz and Jennifer Lynn	Case No:

Adasiewicz / Debtors

Chapter: Chapter 7

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept

Prior to the filing of this statement I have received

Balance Due

\$1,200.00

\$1,280.00

2.	The source of the compensation paid to me was:
	Debtor(s) Other: (specify)
3.	The source of compensation to be paid to me is:
	Debtor(s) Other: (specify)
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associated of my law firm.
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associate.

- In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy:

of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is

- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include any work done post-filing.

CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.				
Date: 12/29/2017  Date	/s/ Jason Kyle Nielson Signature of Attorney			
	Geraci Law L.L.C.  Name of law firm			

**Record** # 756793 **Page 1 of 1** 

Consultation Attorney: JKN Record #: 756-793 Date: 12/6/2017



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$ _1,200.00 at \$ {} today,
er there is the starting that the starting the starting that the starting the starting the starting that the starting the starting the starting that the starting the starting the starting the starting that the starting that the starting the starting the starting that the starting the starting the starting that the starting the start
( Within MI USAS III IOUSA DSHRIDICA IS BILIC-SCIPRIAGE INCA DAY INOIO CHARLE THE SELLENT
post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335. Your flat fee for services after case filing is \$\frac{1,000.00}{.000}\$. We will present you with an agreement to repay the \$335 we will advance after filing, and for our services after filing through Discharge or case closing without discharge, (at which time our representation of you ceases) totalling \$\frac{1,335.00}{.3500}\$. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. We will not withdraw for non-payment if you decide not to sign a post-filing agreement, reimburse the \$335 we paid for you, or fees. We will atttend your meeting of creditors and perform ministerial tasks, but you may have to retain someone else for anything not included in the post-filing fee
(read next paragraph for what is included)
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition, phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.  Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educati
Date 1 / 6 / 1 X
X Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 171110
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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerome Edward Adasiewicz and Jennifer Lynn Adasiewicz / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/13/2017 /s/ Jerome Edward Adasiewicz

Jerome Edward Adasiewicz

X Date & Sign

Dated: 12/13/2017 /s/ Jennifer Lynn Adasiewicz

Jennifer Lynn Adasiewicz

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### Document Page 52 of 61 In re Jerome Edward Adasiewicz and Jennifer Lynn Adasiewicz / Debtor

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Jerome Edward Adasiewicz and Jennifer Lynn Adasiewicz / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/13/2017	/s/ Jerome Edward Adasiewicz		
	Jerome Edward Adasiewicz		
Dated: 12/13/2017	/s/ Jennifer Lynn Adasiewicz		
	Jennifer Lynn Adasiewicz		
Dated: 12/29/2017	/s/ Jason Kyle Nielson		
	Attorney: Jason Kyle Nielson		

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Debt	or 1 Jerome	Edward /	Adasiewicz	Case Number (if know	n)
	First Name	Middle Name	Last Name		
Pa	Answer These Question	s for Reporting Purposes			
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.			
		16b. Are your debts pri money for a business  No. Go to line 16	or investment or throug	ts? Business debts are debts that h the operation of the business or	you incurred to obtain investment.
		16c. State the type of debt	s you owe that are not c	onsumer debts or business debts.	
····					-
17.	Are you filing under Chapter 7?	No. I am not filing ur	nder Chapter 7. Go to lir	ne 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under administrative e:  ■No.  Yes.	Chapter 7. Do you estii xpenses are paid that fu	mate that after any exempt propert nds will be available to distribute to	y is excluded and o unsecured creditors?
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 1,000- □ 5,001- □ 10,001	10,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$10,00 □ \$50,00	0,001-\$10 million 00,001-\$50 million 10,001-\$100 million 100,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$10,00 □ \$50,00	,001-\$10 million 10,001-\$50 million 10,001-\$100 million 100,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
Part	7/ Sign Below				I More than 400 billion
or y	/ou	I have examined this petition correct.	n, and I declare under pe	nalty of perjury that the information	provided is true and
		If I have chosen to file under of title 11, United States Cod under Chapter 7.	Chapter 7, I am aware t le. I understand the relie	hat I may proceed, if eligible, unde f available under each chapter, and	r Chapter 7, 11,12, or 13 d I choose to proceed
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				ttomey to help me fill out	
		I request relief in accordance	with the chapter of title	11, United States Code, specified	in this petition.
		I understand making a false s with a bankruptcy case can n 18 U.S.C. §§ 152, 1341, 151	esult in fines up to \$250,	operty, or obtaining money or prop ,000, or imprisonment for up to 20	erty by fraud in connection years, or both.
		Signature of Debtor 1		Signature of i	July ada
		Executed on : <u>/                                  </u>	/ <u> } /20</u> 17 DD / YYYY	Executed on	: <u>JS / 13 /20</u> 17 MM / DD / YYYY

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Debtor 1	Jerome	Edward	Adasiewicz	Case Number (if known)		
<b>**********</b>	First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·		
	No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business.					
<sup>28</sup> Wit ins	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? include all financial institutions, creditors, or other parties.					
	No.					
	Yes. Fill in the details					
		Date las	u <b>ed</b>			
Part 12	Sign Below					
in co	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1  Date 2 / 13 /2017  MM / DD / YYYY  Date 12 / 13 /2017  MM / DD / YYYY					
Did y	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
	■ No □ Yes					
Did yo	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
N						
□ Y	es. Name of person _		-	. Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).		

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Page 56 of 61 Document Debtor 1 Jerome Edward Case Number (if known) First Name

Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired L	eases (Official Form 106G),
fill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365	elease period has not yet
Describe your unexpired personal property leases  Lessor's name:  Description of leased property:	Will the lease be assumed?  No  Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	☐Yes
Lessor's name:	□No
Description of leased property:	☐Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 3: Sign Below	
resonal property that is subject to ap unexpired lease.	debt and any
Signature of Debtor 1   Signature of Debtor 2     Date   Dated:   1   7   72     MM / DD / YYYY   MM / DD / YYYY   MM / DD / YYYY	

Official Form 108

Record # 756793

MM / DD / YYYY

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Fill in this i					
	nformation to identify	your case:			
Debtor 1	Jerome First Name	Edward	Adasiewicz		
Debtor 2 (Spouse, if filing)	Jennifer	Middle Name  Lynn	Last Name Adasiewicz		
	First Name  Bankruptcy Court for the	Middle Name  : <u>NORTHERN</u> District of	Lest Name		
Case Numbe			(State)		
(i kilowii)				Check if this is an amended filing	
Official F	orm 106 Dec	<b>;</b>			
			ebtor's Schedules		
					12/15
			onsible for supplying correct inform		
	y or broberry by mant	in connection with a ban	s or amended schedules. Making a	false statement, concealing property, or o \$250,000, or imprisonment for up to 20	
ears, or both. 1	18 U.S.C. §§ 152, 1341				
		, 1519, and 3571.	mapley seeds sun result in lines up	• • • • • • • • • • • • • • • • • • •	
s	ign Below	, 1519, and 3571.		o vacos, or imprisorment for up to 20	
	ign Below	, 1919, and 35/1.			
Did you pay	ign Below	, 1919, and 35/1.	ey to help you fill out bankruptcy fo		
Did you pay	ign Below or agree to pay some	one who is NOT an attorne			
Did you pay	ign Below	one who is NOT an attorne	ey to help you fill out bankruptcy fo At	rms? ach Bankruptcy Petition Preparer's Notice, Declaration, and	_
Did you pay	ign Below or agree to pay some	one who is NOT an attorne	ey to help you fill out bankruptcy fo At	ms?	
Did you pay	ign Below or agree to pay some	one who is NOT an attorne	ey to help you fill out bankruptcy fo At	rms? ach Bankruptcy Petition Preparer's Notice, Declaration, and	
Did you pay	ign Below or agree to pay some	one who is NOT an attorne	ey to help you fill out bankruptcy fo At	rms? ach Bankruptcy Petition Preparer's Notice, Declaration, and	_
Did you pay  No Yes. No	or agree to pay some	one who is NOT an attorne	ey to help you fill out bankruptcy fo Att	rms? ach Bankruptcy Petition Preparer's Notice, Declaration, and anature (Official Form 119).	
Did you pay No Yes. No	or agree to pay some	one who is NOT an attorne	ey to help you fill out bankruptcy fo Att	rms? ach Bankruptcy Petition Preparer's Notice, Declaration, and	
Did you pay  No Yes. No	or agree to pay some	one who is NOT an attorne	ey to help you fill out bankruptcy fo Att	ach Bankruptcy Petition Preparer's Notice, Declaration, and inature (Official Form 119).	

Date : 121/3/2017 MM / DD / YYYY

Date : 12 / 2 /2017 MM / DD / YYYY

### DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for amily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
  6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the cas is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE IN

s filed in Court AND WE HAVE TO READ, CI	HECK, & MAKE SURE OUR PETITION IS ACCURATED	Danis Delois life case
Dated: /2 / /3 /2017	Church & ffr	X Date & Sign
	Jerome Edward Adasiewicz	Indicate Spirits and Committee Spirits
Dated: <u>/ 2 / / 3</u> /2017	Jenny Mido	X Date & Sign
	Jennifer Lynn Adasiewicz	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerome Edward Adasiewicz and Jennifer Lynn Adasiewicz / Debtors

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Deptor	1 Jerome	Edward	Adasiewicz	Case Number (if known)		
*	First Name	Middle Name	Last Name	(ii Mionity _		<del></del>
***************************************				Column A Debtor 1	Column B Debtor 2 or non-filling spouse	
E	employment compen			\$0.00	\$0.00	
Do und	not enter the amount ler the Social Security	if you contend that the amount re Act. Instead, list it here:	ceived was a benefit		\$0.00	
Fo	r you					
Fo	r your spouse					
9. <b>Pe</b> r ber	nsion or retirement in nefit under the Social (	ncome. Do not include any amou Security Act.	nt received that was a	\$0.00	\$0.00	
as	a victim of a war crime	ources not listed above. Specify fits received under the Social Sec e, a crime against humanity, or in st other sources on a separate pa	ternational or domestic			
10a	•			\$0.00	\$ 0.00	
10b				\$ 0.00	\$0.00	
10c	Total amounts from s	separate pages, if any.		\$0.00	\$0.00	
11. Cal colu	culate your total curr imn. Then add the total	ent monthly income. Add lines a al for Column A to the total for Co	through 10 for each	\$5,511.10 +	\$998.88 =	\$6,509.98
				t	<u> </u>	70,000.00
Part 2	Determine Whe	ther the Means Test Applies to Yo	ou .			
12. <b>Cal</b> e 12a.	culate your current m	ionthly income for the year. Follorent monthly income from line 11	ow these steps:	0	geonetencomon	
		number of months in a year).		Copy line 11 nere	12a. <u> </u>	\$6,509.98
12b.		nnual income for this part of the f	orm.			x 12
3. Calc		nily income that applies to you.		•	12b	\$78,119.76
			a diow siese steps.			
F101 11	n the state in which yo	ou live.	IL			
Fill is	n the number of people	e in your household.	4			
10 11	ilu a iist of abblicable i	come for your state and size of h median income amounts, go onli his list may also be available at t	ousehold ne using the link specified in the so he bankruptcy clerk's office.	eparate	13.	\$94,472.00
4. How	do the lines compare	e?				
14a.	X ine 12b is less that Go to Part 3.	an or equal to line 13. On the top	of page 1, check box 1, There is	no presumption of abuse.		
14b.	Line 12b is more the	nan line 13. On the top of page 1 Il out Form 122A-2.	check box 2, The presumption o	f abuse is determined by Form 122	4-2.	
Part 3:	Sign Below					
	By signing here, I de	clare under penalty of perjust that	t the information on this statemen	t and in any attachments is true and	Correct	
				1 40	CONTROL.	
/	Jeror	me Edward Adasiewicz	De de	Jennifer Lynn Adasiewic		
	Date:: <u>/2</u> /	<u>/3</u> /2017	Date::	<u>12113</u> /2017		***************************************
	If you checked line 14	4a, do NOT fill out or file Form 12	2A-2.			***************************************
	If you checked line 14	4b, fill out Form 122A-2 and file it	with this form.			***************************************

Form B 201A, Notice to Consumer Debtor(s)

In re Jerome Edward Adasiewicz and Jennifer Lynn Adasiewicz / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### <u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: /2 / /3 /2017

X Date & Sign

X Date & Sign

Attorney: Jason Kyle Nielson